

# Ask



LOCAL HELP FOR PEOPLE WITH MEDICARE

# SHIP

**Q: I want to change my Medicare Advantage plan. Can I do that now?**

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Sarah Reimmuth**

A: You have a chance to make changes to your Medicare Advantage or Medicare prescription drug coverage for the next year from November 15 to December 31. In addition, there is another disenrollment period for Medicare Advantage plans that allows you to return to Original Medicare and a stand-alone Part D drug plan.

The only enrollment period available for 2011 Part D plans will be the AEP (Annual Enrollment Period). If you need to make changes to a Part D drug coverage plan or a Medicare Advantage plan that includes Part D drug coverage, you must do so November 15 - December 31.

### **Annual Enrollment Period (AEP) - November 15 - December 31**

During this Open Enrollment, you can:

- Change from Original Medicare to a Medicare Advantage Plan.
- Change from a Medicare Advantage Plan back to Original Medicare.
- Switch from one Medicare Advantage Plan to another Medicare Advantage Plan.
- Switch from a Medicare Advantage Plan that doesn't offer drug coverage to another Medicare Advantage Plan that offers drug coverage.
- Switch from a Medicare Advantage Plan that offers drug coverage to another Medicare Advantage Plan that doesn't offer drug coverage.
- Join a Medicare Prescription Drug Plan.
- Switch from one Medicare Prescription Drug Plan to another Medicare Prescription Drug Plan.
- Drop your Medicare Prescription Drug coverage completely.

Beginning in 2011, there will no longer be an Open Enrollment Period for Medicare Advantage Plans (January 1 - March 31). This has been replaced by a Disenrollment Period.

### **Disenrollment for Medicare Advantage Plans only - January 1 - February 14**

If you have a Medicare Advantage Plan, you will be able to switch back to Original Medicare and a stand-alone Part D drug plan. After that period members will be locked into their choice until December 31. Beneficiaries are not allowed to switch to another Medicare Advantage plan during the disenrollment period.

If you are in doubt about when or how to enroll in Medicare or make changes to your supplement plan, call SHIP for help at 1-800-452-4800, TTY 1-866-846-0139 or online at [www.medicare.in.gov](http://www.medicare.in.gov).